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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Janan First name	First name
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Yousif	Middle name
		Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX5265	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Janan First Name	Yousit  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8417 W. Gregory St, Unit 301 Number Street	Number Street
		ChicagoIllinois60656CityStateZip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are	Check one:	
	choosing this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Janan			Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descript Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			c. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about how yo cashier's check, or money may pay with a credit card  I need to pay the fee in in Individuals to Pay Your Fit  I request that my fee be younged may, but is not request the official poverty line that	ou may pay. Typically, if you order If your attorney is a lor check with a pre-printenstallments. If you choose tiling Fee in Installments (Owaived (You may request uired to, waive your fee, and at applies to your family size ou must fill out the Application.	ou are paying the submitting your ed address. this option, sign official Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for efee yourself, you may pay with cash, repayment on your behalf, your attorney on and attach the <i>Application for</i> A).  If you are filing for Chapter 7. By law, a y if your income is less than 150% of anable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12.	Statement About an Eviction	-	you want to stay in your residence?  St You (Form 101A) and file it with

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Yousif Debtor 1 Janan \_\_ Case number (if known) Middle Name First Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Janan Yousif Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		Abou	t Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		You m	nust check one:		
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	Co file	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	
	The law requires that you receive a briefing		the certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.	
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ring from an approved credit ncy within the 180 days before I optcy petition, but I do not have a mpletion.	Co file	unseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	yo		er you file this bankruptcy petition, opy of the certificate and payment	
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	fro ok m	om an approve otain those ser ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the	;
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ask for a 30-day temporary waiver of the uirement, attach a separate sheet explaining what rts you made to obtain the briefing, why you were ble to obtain it before you filed for bankruptcy, and at exigent circumstances required you to file this e.		quirement, attac forts you made nable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	t
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wi		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	
		receive a briefing must file a certifica with a copy of the	art is satisfied with your reasons, you must still a briefing within 30 days after you file. You a certificate from the approved agency, along py of the payment plan you developed, if any. not do so, your case may be dismissed.		If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, alon with a copy of the payment plan you developed, if an If you do not do so, your case may be dismissed.		
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit ause of:		m not require ounseling beca	d to receive a briefing about credi ause of:	t
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	ab	out credit cour	are not required to receive a briefin iseling, you must file a motion for ounseling with the court.	g

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Yousif Debtor 1 Janan Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded **V** No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Janan Yousif Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 12/16/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Janan		Yousif	Case number (ii	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about od States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sched	dules filed with the petition is incorrect.
attorney, you do not	· ·	. 4. 7		, , , , , , , , , , , , , , , , , , ,
need to file this page.	/s/ Yisroel Y Moskov	<i>i</i> ite	Date	12/16/2016
	Signature of Attorney f			MM / DD / YYYY
	eightaiane en / itterney i	0. 200.0.		
	Yisroel Y Moskovits			
	Printed name			
	Semrad Law Firm			
	Firm name			
	10 N. Martingale Road			
	Street			
	Suite 400			
	Schaumburg		Illinois	60173
	City		State	Zip Code
	Contact phone	3122543191	Email address	imoskovits@semradlaw.com
			Illinois	8
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Janan		Yousif		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (lf known)			(State)		

	Check if	this	is	an
_	amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$17,882.00 ———————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$17,882.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	,
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	*****
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$16,992.00
Your total liabilities	\$16,992.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,867.38
5. Schedule J: Your Expenses (Official Form 106J)	

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Yousif Debtor 1 Janan \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,510.37 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	ation to identify your ca	ase:						
Debtor 1		Janan			Yousif				
Debtor 1		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fili	ing)	First Name	Middle N	lame	Last Name				
United Sta	ites Bai	nkruptcy Court for the:	Northern		District of Illinois				
Case num	ber				(State)				
, ,	l Fo	rm 106A/B							Check if this is an amended filing
		A/B: Prope	rtv						12/1
In each ca category w responsible write your	tegory where y e for s name	r, separately list and d you think it fits best. E upplying correct infor and case number (if k	escribe items. Li Be as complete a mation. If more s nown). Answer e	nd ace pace very	asset only once. If an assecurate as possible. If two is needed, attach a sepa question.	married peop rate sheet to	ple are this fo	filing together, both a rm. On the top of any a	re equally
_					y residence, building, land				
√ □	No. G	o to Part 2  Where is the property?	uitable liiterest i		, ,	•	roperty		o province of the company of the com
1.1	Street	address, if available, or o	other description		at is the property? Check Single-family home Duplex or multi-unit buildin			the amount of any secu Creditors Who Have Cla	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
					Condominium or cooperati Manufactured or mobile ho			Current value of the entire property?	Current value of the portion you own?
	Numb	er Street State	Zip Code		Investment property Timeshare Other			Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
	o.i.y	State	<b>_</b> ,p <b>C</b> C C C	Wh one	o has an interest in the pi	r <b>operty?</b> Check	k	Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only				
					At least one of the debtors ner information you wish t perty identification numb	o add about th	his itei	n, such as local	
1.2		r have more than one, list		Wh	at is the property? Check Single-family home	all that apply.		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
					Duplex or multi-unit buildin Condominium or cooperati Manufactured or mobile ho	ve		Current value of the entire property?	Current value of the portion you own?
	Numb	er Street State	Zip Code		Investment property Timeshare Other			Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
	,		·	Wh one		r <b>operty?</b> Check	k	Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	/			
				Oth	At least one of the debtors ner information you wish t		his ite	n, such as local	
					perty identification numb			,	

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Debtor 1	Janan First Name	Middle Name	Yousif Last Name	Case numbe	r (if known)	
1.3 Stre	et address, if available, or othe	[	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State 2	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ]	Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar	nother	Check if this is co (see instructions)	mmunity property
	the dollar value of the portive attached for Part 1. Write	p on you own for a e that number he	roperty identification number: III of your entries from Part 1, incl ere.			
Do you ow			in any vehicles, whether they are			
	ns, trucks, tractors, sport utility		also report it on Schedule G: Executo cycles	ory Contracts and	Unexpired Leases.	
3.1	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 1999 Toyota Camry		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors are		Current value of the entire property? \$520.00	Current value of the portion you own? \$520.00
3.2	Make Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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ebtor 1	Janan		Yousif	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the proone.  Debtor 1 only Debtor 2 only	operty? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property.  Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is communit			
			instructions)	y property (see		
3.4	Make		Who has an interest in the pro	operty? Check		claims or exemptions. Pu
	Model: Year:		one.  Debtor 1 only		•	red claims on Schedule I nims Secured by Property
	Approximate mileage:					, ,
	Other information:		Debtor 2 only  Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtors a	and another		<u> </u>
			Check if this is communit			
			instructions)	y property (see		
4.1	Make Model:		Who has an interest in the proone.	operty? Check	Do not deduct secured the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community instructions)	y property (see		
4.2	Make		Who has an interest in the pro	operty? Check		claims or exemptions. P
	Model:		one.		•	red claims on <i>Schedule</i> nims Secured by Property
	Year: Approximate mileage:		Debtor 1 only		CIGUILOIS VIIIO FIAVE CIA	штэ эвсигва бу гторену
	Approximate imicage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community instructions)	y property (see		
5. Add	I the dollar value of the portion	you own for all	of your entries from Part 2, inc	luding any entrie	s for pages	
			· · · · · · · · · · · · · · · · · · ·			20.00

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Yousif Debtor 1 Janan Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... bedroom set, dining room set, living room set \$2000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... cellphone \$50.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Clothing \$600.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2650.00 for Part 3. Write that number here .....

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Yousif Debtor 1 Janan Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$150.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Janan		Yousif	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotials include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension				
	Examples: Interests in If	RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accounts	s, or other pension or profit-sharing plans	
	No				
	✓ Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	401k		\$13000.00
	coparatory.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public  Electric:  Gas:			
		Heating oil:			
		Security deposit on rental unit:	Landlord		\$1200.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	·
	✓ No  Yes	Issuer name and description:			. ,

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Debto	or 1 Janan		Yousif	Case number (if known)	
0.4	First Name	Middle			
24.		n education IRA, in an acc 530(b)(1), 529A(b), and 529		under a qualified state tuition program.	
	<b>√</b> No				
	Yes	Institution name and descri	ption. Separately file the records of any in-	erests.11 U.S.C. § 521(c):	
	165				
25.	Trusts, equita	able or future interests in p	property (other than anything listed in	line 1), and rights or powers	
		or your benefit		,, ,	
	<b>✓</b> No				
	Yes. Desc	ribe			
26.			secrets, and other intellectual proper		
	Examples: Inte	ernet domain names, website	es, proceeds from royalties and licensing	agreements	
	<b>✓</b> No				
	Yes. Desc	ribe			
27.		nchises, and other genera	=	and the second s	
		iding permits, exclusive licen	ses, cooperative association holdings, liq	uor licenses, professional licenses	
	✓ No  Yes. Desc	ribo			
	les. Desc	ilibe			
Mon	ey or proper	ty owed to you?			Current value of the
Mon	ey or proper	ty owed to you?			Current value of the portion you own?  Do not deduct secured
					portion you own?
	ey or proper				portion you own? Do not deduct secured
	Tax refunds ov	wed to you		Endorali	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov  ☐ No ☐ Yes. Give s		anticipated tax refund	Federal:	portion you own? Do not deduct secured
	Tax refunds on  No  Yes. Give s abou you a	wed to you specific information t them, including whether already filed the returns	anticipated tax refund	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on  No  Yes. Give s abou you a	wed to you specific information t them, including whether	anticipated tax refund		portion you own? Do not deduct secured claims or exemptions.  \$362.00
28.	Tax refunds ov  No Yes. Give s abou you a and t	specific information t them, including whether already filed the returns the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$362.00  \$0.00
28.	Tax refunds on  No  Yes. Give sabou you a and t  Family suppor  Examples: Past	specific information t them, including whether already filed the returns the tax years		State:	portion you own? Do not deduct secured claims or exemptions.  \$362.00  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony,		State:  Local:  nce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$362.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns the tax years		State:  Local:  nce, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$362.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony,		State:  Local:  nce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$362.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony,		State:  Local:  nce, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$362.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony,		State:  Local:  nce, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$362.00 \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony,		State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$362.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on  No  Yes. Give s abou you a and t  Family suppor Examples: Past  ✓ No  ☐ Yes. Give s	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony,		State: Local:  nce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$362.00 \$0.00 \$0.00  t \$0.00 \$0.00
29.	Tax refunds on  No  Yes. Give s abou you a and t  Family suppor Examples: Past  No  Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information	spousal support, child support, maintena	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$362.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t  Family support Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information	spousal support, child support, maintena	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$362.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	No  No  Yes. Give s abou you a and t  Family suppor Examples: Past  ✓ No  Yes. Give s  ✓ No  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information	spousal support, child support, maintena	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$362.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t  Family support Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information	spousal support, child support, maintena	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$362.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Janan		Yousif	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disal		alth savings account (HSA); credit,	nomeowner's, or renter's insurance	
	Yes. Name the instrong of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		-		cy, or are currently entitled to receive	
33.	Claims against third		you have filed a lawsuit or made rrance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims  No Yes. Describe	d unliquidated claims of	every nature, including counter	claims of the debtor and rights	
35.	Any financial assets y  No Yes. Describe	you did not already list			
36.		-	n Part 4, including any entries f		\$14712.00
Part	5: Describe Any B	Business-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have a	ny legal or equitable in	terest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you alro	eady earned		
	✓ No  Yes. Describe	-	•		
39.	Examples: Business-re	rnishings, and supplies lated computers, software	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	Yes. Describe				
1					

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Deb	tor 1 Janan	Yousif	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trac	de	
	<b>✓</b> No			
	Yes. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnershi	ps or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	-		
43.	Customer lists. mailing	lists, or other compilations		
	<b>✓</b> No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. §	§ 101(41A))?	
	☐ No			
	Yes. Descri	he		
	Tes. Beson	DO		
44.	Any business-related p	property you did not already list		
	No			<u> </u>
	Yes. Give specific information			
	information			_
				<u> </u>
				_
45. A	dd the dollar value of al	ll of your entries from Part 5, including any entries for pages	you have attached	
		r here		
<u> </u>	D		O	
Pari		rm- and Commercial Fishing-Related Property You of interest in farmland, list it in Part 1.	Own or Have an Interest In.	
46.	Do you own or have an	ny legal or equitable interest in any farm- or commercial fish	* ' ' '	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	ultry, farm-raised fish		
	<b>√</b> No			
	Yes. Describe			

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Debt	tor 1 Janan First Name		ousif ast Name	Case number (if known)	
48.	Crops-either growing of		ast Name		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51	Any form- and common	rcial fishing-related property you did r	not already list		
51.		iciai iisiiiig-reiated property you did i	iot aireauy iist		
	✓ No Yes. Describe				
		l of your entries from Part 6, including		u have attached	
				L	
Part '		perty You Own or Have an Intere		List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No				
	Yes. Give specific				
	information				
54 A	dd the dollar value of al	I of your entries from Part 7. Write tha	at number here		•
	aa mo aana. valaa a. a.	or your oncreo nom runt in thinto the			
Part	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
56. <b>r</b>	part 2 total vehicles, line	e 5	\$520.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$2650.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$14712.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62. 1	Fotal personal property.	Add lines 56 through 61	\$17882.00	Copy personal property total ▶	+ \$17882.00
					\$17882.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Janan		Yousif			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (lf known)			(State)			

### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pal	Identity the Property You Clair	ii as Exempt					
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.  You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)				
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief	4500.00	_	735 ILCS 5/12-1001(c)			
	description:	\$520.00	\$520.00				
	, 1999 Toyota Camry Line from		100% of fair market value, up to any	_			
	Schedule A/B: 03		applicable statutory limit				
	Brief			735 ILCS 5/12-1001(b)			
	description:	\$2,000.00	\$2,000.00				
	bedroom set, dining room set, living room set		100% of fair market value, up to any	_			
	Line from		applicable statutory limit				
	Schedule A/B: 06						
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

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Yousif Debtor 1 Janan Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$50.00 description: **✓** \$50.00 cellphone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(a) Brief \$600.00 description: **✓** \$600.00 Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$150.00 description: **✓** \$150.00 Checking account, 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$1,200.00 description: **✓** \$1,200.00 Security deposit on 100% of fair market value, up to any rental unit, Landlord applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$362.00 description: **✓** \$362.00 Federal, anticipated tax 100% of fair market value, up to any refund applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-704 Brief \$13,000.00 description: **✓** \$13,000.00 401(k) or similar plan, 100% of fair market value, up to any 401k

applicable statutory limit

Line from Schedule A/B:

21

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			3				
Fill in this in	formation to identify your o	case:					
Debtor 1	Janan		Yousif				
	First Name	Middle Name	Last Name	-			
Debtor 2				_			
(Spouse, if filing	g) First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for the:	Northern	District of Illinois				
			(State)	•			
Case number (If known)	er			-			
Officia	l Form 106D						Check if this is an amended filing
Sched	lule D: Credi	tors Who Ha	ve Claims Secu	ıred k	y Prop	erty	12/15
more space			e are filing together, both are nber the entries, and attach it				
1. Do an	y creditors have claims	secured by your proper	ty?				
<b>✓</b> No	o. Check this box and sub	mit this form to the court v	with your other schedules. You	have nothi	ng else to repo	ort on this form.	
<u> </u>	es. Fill in all of the informati	on below.					
Part 1: Li	st All Secured Claims						
for each		editor has a particular claim,	red claim, list the creditor separate list the other creditors in Part 2. A g to the creditor's name.	As Amor	mn A unt of claim of deduct the	Column B Value of collateral	Column C Unsecured portion If any

this claim

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Fill	in this inforr	nation to identify your c	ase:					
Deb	otor 1	Janan		Yousif				
		First Name	Middle Name	Last Name				
	otor 2							
(Spc	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
				(State)				
	se number lown)	-						
Of	ficial F	orm 106E/F				Che	eck if this is an	amended filing
Sc	chedu	ıle E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair the c	er party to a n 106A/B) a ns that are entries in tl wn).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pag	could result in a claim xpired Leases (Official Secured by Property. I	ns and Part 2 for creditors wi Also list executory contract Form 106G). Do not include a f more space is needed, copy top of any additional pages, v	s on <i>Sched</i> iny creditor the Part ye	ule A/B: Prop rs with partia ou need, fill it	erty (Official Illy secured t out, number
Par	t 1: List /	All of Your PRIORIT	/ Unsecured Claims					
1.	Do any cr	editors have priority un	secured claims against ye	ou?				
	<b>✓</b> No. 0	Go to Part 2.						
	Yes.							
2.	listed, iden As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amount ling to the creditor's nam particular claim, list the ot		both priority	and nonprior	rity amounts.
						Tatal	Deignitus	Managiagitu

claim

amount

amount

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Debto	r 1 Janan First Name	Middle Name	Yousif Last Name	Case number (if known)							
Part 2											
3. [] [ 4. L	No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes.										
	-g				Total claim						
4.1	AFNI, INC. Nonpriority Creditor's Name PO BOX 3427 Number Street		w	hen was the debt incurred?  8/1/2016  s of the date you file, the claim is: Check all that apply.	\$307.00						
		eck one.  Inly  Institute and another  Institute to a community de	Code L	Contingent Unliquidated Disputed  pe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST							
4.2	ATG CREDIT Nonpriority Creditor's Name		La	ast 4 digits of account number 7493	\$429.00						
	1700 W CORTLAND ST STE Number Street  CHICAGO II	inois 606 tate Zip ( eck one.  nly rs and another	22 Code Ty	hen was the debt incurred? 6/1/2016  s of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  pe of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA							
4.3	CACH LLC Nonpriority Creditor's Name 4340 S MONACO SECOND I Number Street	FLOOR	w	hen was the debt incurred? n/a s of the date you file, the claim is: Check all that apply.	\$0.00						
		nly rs and another	Ty	Unliquidated Disputed  Pre of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unsecured							

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Debtor 1 Janan Yousif Case number (if known) First Name Middle Name Last Name

After listi	ing any entries on this page, nun	nber them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
	SVC ty Creditor's Name n Bay Road Street		Last 4 digits of account number 2201 When was the debt incurred? 10/1/2011 As of the date you file, the claim is: Check all that apply.	\$534.00
Debto Debto At lea	n Illinois State urred the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another ock if this claim relates to a commain subject to offset?	60085 Zip Code nunity debt	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify 6 InstallmentLoan	
Nonpriorit	IER FINANCIAL SVC ty Creditor's Name n Bay Road Street		Last 4 digits of account number 1701 When was the debt incurred? 9/1/2010  As of the date you file, the claim is: Check all that apply.  Contingent	\$6,086.00
Debto Debto Debto At lea Chec Is the cla Yes	State urred the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another ock if this claim relates to a commain subject to offset?	60085 Zip Code	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 048 Automobile	
Nonpriorit 5140 N C	E. Nissan ty Creditor's Name California Ave # 550 Street		Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	\$0.00
Debto Debto Debto Chec	Illinois State urred the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another ck if this claim relates to a commain subject to offset?	60625 Zip Code nunity debt	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Unsecured	

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page		
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim	
4.7	HF HOLDINGS	- Last 4 digits of account number 2183	\$88.00	
	Nonpriority Creditor's Name 5929 Anno Ave	When was the debt incurred? 1/1/2013		
	Number Street	As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Orlando Florida 32809 City State Zip Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or		
	At least one of the debtors and another	divorce that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: 14 CHRIS		
	✓ No	Other. Specify AUTO REPAIR INC		
	Yes			
4.8	Illinois Department of Health and Human Services c/o Roshaun	Last 4 digits of account number	\$1,600.00	
	Whitfield Nonpriority Creditor's Name	When was the debt incurred?		
	201 S. Grand Avenue, Suite E  Number Street	As of the date you file, the claim is: Check all that apply.		
	Number Street	Contingent		
		Unliquidated		
	Springfield Illinois 62704	_ Disputed		
	City State Zip Code  Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:		
	Debtor 1 only	Student loans		
	Debtor 2 only	Obligations arising out of a separation agreement or		
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims		
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts		
	Check if this claim relates to a community debt	Other. Specify Overpayment		
	Is the claim subject to offset?			
	✓ No			
	Yes			
4.9	Mandarich Law Group, LLP.	Look A digita of a count number	\$0.00	
	Nonpriority Creditor's Name	Last 4 digits of account number  When was the debt incurred? n/a		
	1 N Dearborn St Ste 650 Number Street	<del></del>		
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Chicago Illinois 60602 City State Zip Code	Unliquidated Disputed		
	Who incurred the debt? Check one.			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:  Student loans		
	Debtor 2 only	Obligations arising out of a separation agreement or		
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims		
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a community debt	debts  Other. Specify Unsecured		
	Is the claim subject to offset?			
	✓ No			
	Yes			

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Yousif Debtor 1 Janan Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Santander Consumer USA \$7,913.00 Last 4 digits of account number Nonpriority Creditor's Name ATT POC: Janiscia Jackson PO Box 961245 When was the debt incurred? 2/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent Fort Worth Texas 76161 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 072 Automobile Is the claim subject to offset? Yes 4.11 Shaher Family Health Center \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2906 W Peterson Ave # A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60659 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured Is the claim subject to offset? **✓** No Yes SPRINGLEAF FINANCIAL S 4.12 \$0.00 1003 Last 4 digits of account number Nonpriority Creditor's Name 601 NW second street When was the debt incurred? 3/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 47708 Evansville Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 037 Automobile Is the claim subject to offset?

✓ No Yes

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Yousif Debtor 1 Janan \_ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Village of Melrose Park \$35.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1 N. Broadway Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Melrose Park 60160 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured Is the claim subject to offset? **✓** No Yes 4.14 Westlake Hospital Melorose Park \$0.00 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 1225 W Lake St n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Melrose Park Illinois 60160 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured Is the claim subject to offset? **✓** No

Yes

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eptor i	Janan			Yousii	Case nu	mber (if known)
	First Name		Middle Name	Last Name		
rt 3:	List Others to	Be Notified A	About a Debt That	You Already Listed	t	
colle colle cred	ection agency is ection agency h	s trying to colle ere. Similarly, i	ct from you for a de f you have more tha	bt you owe to someor in one creditor for any	e else, list the ori of the debts that	already listed in Parts 1 or 2. For example, if a ginal creditor in Parts 1 or 2, then list the you listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
Nam				On which entry	in Part 1 or Part 2	2 did you list the original creditor?
300	Saunders Rd St	e 100		Line 4.5	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nun	nber Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims
Rive	erwoods	Illinois	60015	Last 4 digits of	account number	1701
City	ř	State	Zip Code			

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Debtor 1 Janan Yousif Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$16,992.00
	that amount here.		
	6j. Total. Add lines 6f through 6i.	6j.	\$16,992.00

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Janan		Yousif
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(State)

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or com	npany with whom you hav	e the contract or lease	State what the contract or lease is for
Ms. Joanna Name			Residential Lease, Debtor is Lessee, Residential Lease
Number	Street		
City	State	Zip Code	

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		Du	cument Paye	52 UI U <i>I</i>
Fill in this in	nformation to identify your	case:		
Debtor 1	Janan	MC-I-II- No.	Yousif	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing	First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the	e: Northern	District of Illinois	
Case numb	ner		(State)	
(If known)				
				Check if this is an
Ott: o: c	al Farma 106U			amended filing
Unicia	al Form 106H	<u>-</u>		
Sched	ule H: Your Co	debtors		12/15
Codobtors	are poople or entities wh	o are also liable for any del	ste vou may have. Be as	complete and accurate as possible. If two married people are
the entries				space is needed, copy the Additional Page, fill it out, and number p of any Additional Pages, write your name and case number (if
1. Do you	u have any codebtors? (If	you are filing a joint case, do	not list either spouse as	a codebtor.)
✓ N	lo			
☐ Y	'es			
		ou lived in a community pro lexico, Puerto Rico, Texas, Wa		(Community property states and territories include Arizona, California,
✓ N	No. Go to line 3.			
Y	es. Did your spouse, for	mer spouse, or legal equiva	lent live with you at the	ime?
	No			
	Yes. In which commu	nity state or territory did you	live?	Fill in the name and current address of that person.
	Newsork			
	name of your spouse	e, former spouse, or legal equi	valent	
	Number Street			<del></del>
	City	State	Zip Co	de
3. In Colu	umn 1, list all of your cod	ebtors. Do not include you	spouse as a codebtor	if your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		Do	Cument	i age 3	3 01 07		
Fill in this in	nformation to identify	your case:					
Debtor 1	Janan		Yousif	:			
	First Name	Middle Name	Last N	lame	— Ch	eck if this is:	
Debtor 2	g) First Name	Middle Name	Last N	lama	— I п	An amended filing	
						A supplement showing	ng post-petition chapter 13
United States the:	s Bankruptcy Court for	Northern	District of III	inois State)	-   "	expenses as of the fo	
Case numbe	r					MM / DD / \\	
(If known)						MM / DD / YYYY	
<u>Official</u>	Form 106I						
Schedu	ıle I: Your In	come					12/1
responsible information spouse. If m number (if k	for supplying correct about your spouse.		e married ar d your spou	nd not filing se is not filir	jointly, and you g with you, do	ur spouse is living v not include inform	with you, include nation about your
1. Fill in yo informat	ur employment		Debtor 1			Debtor 2	
	ve more than one job,	Employment status	<b>✓</b> Emplo	oyed		Employed	
attach a s	separate page with		Not E	mployed		✓ Not Employed	
information employer	on about additional s.	Occupation	Driver				
Include p	art time, seasonal, or	Employer's name	Pep Boys			_	
self-empl	oyed work.	Employer's address					
•	on may include student maker, if it applies.		Number St	th Milwaukee A reet	ve	Number Street	
			Chicago	Illinois	60641	<u></u>	
			City	State	Zip Code	City	State Zip Code
		How long employed there?					<u></u>
Part 2: Gi	ive Details About N	Monthly Income					
Estimate n		the date you file this form	<b>n.</b> If you have	nothing to rep	port for any line,	write \$0 in the space.	Include your non-filing
	ur non-filing spouse have, attach a separate she	e more than one employer, et to this form.	combine the	information fo	r all employers f	or that person on the	lines below. If you need
2 2 2 2 2 3 2 3 3 3	,	<del>-</del>		Fo	r Debtor 1	For Debtor 2 or non-filing spouse	
deduct		ary, and commissions (before, calculate what the monthly		2.	\$1,989.74		60.00
be. 3. <b>Estima</b>	te and list monthly ove	rtime pay.		3.	+ \$0.00	+ \$	50.00
	•						

\$1,989.74

\$0.00

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1Janan First Name Middle Name	Yousif Last Name	Case number known)		
THOU NAME OF THE OWNER OF THE OWNER OF THE OWNER OF THE OWNER OWNE	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$1,989.74	\$0.00	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a	\$239.70	\$0.00	
5b. Mandatory contributions for retirement plans	5b	\$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c	\$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d	\$0.00	\$0.00	
5e. Insurance	5e	\$362.66	\$0.00	
5f. Domestic support obligations	5f	\$0.00	\$0.00	
5g. <b>Union dues</b>	5g	\$0.00	\$0.00	
5h. Other deductions. Specify:	5h. +	\$0.00 +	\$0.00	
6. Add the payroll deductions. Add lines $5a+5b+5c+5d+5e+5h$ .	+5f + 5g 6	\$602.36	\$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from li	ine 4. 7	\$1,387.38	\$0.00	
8. List all other income regularly received:				
<ul> <li>8a. Net income from rental property and from operating a business, profession, or farm</li> <li>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and</li> </ul>	nd			
the total monthly net income.	8a. <u> </u>	\$0.00	\$0.00	
8b. Interest and dividends	8b	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, of dependent regularly receive				
Include alimony, spousal support, child support, maintenand divorce settlement, and property settlement.	e, 8c. <u> </u>	\$0.00	\$0.00	
8d. Unemployment compensation	8d	\$0.00	\$0.00	
8e. Social Security	8e	\$0.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:				
	8f	\$0.00	\$0.00	
8g. Pension or retirement income	8g	\$0.00	\$0.00	
8h. Other monthly income. Specify: Voluntary Household Contributions Income	8h. + _	\$480.00 +	\$0.00	
9. Add all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f + 8g$	g + 8h. 9.	\$480.00	\$0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse 10.	\$1,867.38 +	\$0.00	\$1,867.38
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of yo friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your de	ependents, your roomm		
Specify:			11. +	\$0.00
12. Add the amount in the last column of line 10 to the amoun	t in line 11. The resul	t is the combined mon	thly income. 12.	
Write that amount on the Summary of Schedules and Statistical S				\$1,867.38 Combined
13. Do you expect an increase or decrease within the year after No.	er you file this form?			monthly income
Yes. Explain:				

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		Doc	ument Page 35 of 6	7	
Fill in this infor	mation to identify	your case:			
Debtor 1	Janan First Name	Middle Name	Yousif Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is:  An amended filir	ng
United States E	Bankruptcy Court fo	or the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	<del>,</del>
Official	Form 106	<u>8J</u>			
Schedul	e J: Your E	Expenses			12/15
information. If		eded, attach another sheet to thi	re filing together, both are equal s form. On the top of any addition		
Part 1: Des	cribe Your Hou	sehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live i	in a separate household?			
_ г	No				
	Yes. Debtor 2 m	nust file Official Forms 106J-2, Expe	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	<b>✓</b> No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	enses include f people other	<b>✓</b> No			
than yourself and dependents	d your	Yes			
Part 2: Estin	mate Your Ongo	oing Monthly Expenses			
_	of a date after the		you are using this form as a suppl pplemental Schedule J, check the	•	
	•	non-cash government assistance ided it on Schedule I: Your Incom	-		Your expenses
	or home ownershor the ground or lot		nclude first mortgage payments and		<b>\$1,200.00</b>
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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5. Additional mortgage payments for your residence, such as home equity loans  6. Utilities:  6a. Electricity, heat, natural gas  6b. Water, sewer, garbage collection  6c. Telephone, cell phone, Internet, satellite, and cable services  6d. Other. Specify:  6d  7. Food and housekeeping supplies  7.  8. Childcare and children's education costs  9. Clothing, laundry, and dry cleaning  10. Personal care products and services  11.  12. Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$0.00 \$75.00 \$0.00 \$100.00 \$150.00 \$50.00 \$50.00 \$50.00 \$130.00
6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 7. Food and housekeeping supplies 7. Schildcare and children's education costs 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$75.00 \$0.00 \$100.00 \$0.00 \$150.00 \$50.00 \$50.00
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. 6d. Other. Specify:	\$0.00 \$100.00 \$0.00 \$150.00 \$50.00 \$50.00
6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 7. Food and housekeeping supplies 7. 8. Childcare and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$0.00 \$100.00 \$0.00 \$150.00 \$50.00 \$50.00 \$50.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d. Other. Specify: 7. Food and housekeeping supplies 7. So. Childcare and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$100.00 \$0.00 \$150.00 \$0.00 \$50.00 \$50.00
6d. Other. Specify:	\$0.00 \$150.00 \$0.00 \$50.00 \$50.00
7. Food and housekeeping supplies 7. So dand housekeeping supplies 7. So dand housekeeping supplies 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. 14. Charitable contributions and religious donations 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$150.00 \$0.00 \$50.00 \$50.00
8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance	\$0.00 \$50.00 \$50.00 \$50.00
9. Clothing, laundry, and dry cleaning 9. Clothing, laundry, and dry cleaning 10. Personal care products and services 10. 11. Medical and dental expenses 11.	\$50.00 \$50.00 \$50.00
10. Personal care products and services  11. Medical and dental expenses  11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$50.00 \$50.00
11. Medical and dental expenses  12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	
Do not include car payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$130.00
14. Charitable contributions and religious donations  15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$130.00
15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance  15c. Vehicle insurance	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance	\$0.00
15b. Health insurance 15b 15c. Vehicle insurance 15c	
15c. Vehicle insurance	\$0.00
	\$0.00
	\$80.00
15d. Other insurance. Specify: 15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	\$0.00
17b. Car payments for Vehicle 2	\$0.00
17c. Other. Specify: 17c	\$0.00
17d. Other. Specify: 17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	
19. Other payments you make to support others who do not live with you.  Specify:  19.	
	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	\$0.00
20b. Real estate taxes.	\$0.00
20c. Property, homeowner's, or renter's insurance	\$0.00
20d. Maintenance, repair, and upkeep expenses.	\$0.00
20e. Homeowner's association or condominium dues	Ψ0.00

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Debtor 1 Jana	ın		Yousif	Case number (if known)		
First	Name	Middle Name	Last Name			
21. Other. Sp	ecify:				21	\$0.00
00 0-1-1-1						
	your monthly expenses	S.				\$1,885.00
	nes 4 through 21.			\$0.00		
	line 22 (monthly expense			\$1,885.00		
22c. Add li	ne 22a and 22b. The res	22.				
23. Calculate	your monthly net incon	ne.				
23a. Copy	line 12 (your combined r	monthly income) from S	Schedule I.		23a	\$1,867.38
23b. Copy	your monthly expenses t	from line 22 above.			23b	\$1,885.00
	act your monthly expense			(\$17.62)		
The	esult is your monthly net	income.			23c	
			oan within the year or do ynodification to the terms of			

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Fill in this infor	mation to identify your ca	ase:					
Debtor 1	Janan		Yousif				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number	-						

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Janan Yousif	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/16/2016	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill ir	n this info	ormation to i	dentify your c	ase:						
Debt	tor 1	Janan First Nam	e	Middle	Name	Yousif Last Nar	ne			
Debt (Spot	tor 2 use, if filing)	First Nam	e	Middle	Name	Last Nar	ne			
Unite	ed States	Bankruptcy	Court for the:	Northern		District of Illin	ois			
Case (If kno	e number own)	r				(Sta	ate)			
Of	ficial	Form	107							Check if this is a amended filing
Sta	ateme	ent of F	 inancia	l Affairs f	or Inc	dividuals	Filina fo	r Bankrı	ıptcv	12/1:
infor num	mation. ber (if k	. If more spa nown). Ans	ace is neede wer every q	d, attach a sep	arate she	eet to this form	n. On the top o		responsible for s nal pages, write y	upplying correct your name and case
1.			nt marital sta							
	✓ M	arried ot married	iit iiiaiitai sta	itus:						
2.	During	the last 3 y	ears, have yo	u lived anywher	e other th	nan where you l	ive now?			
	☐ No		the places yo	u lived in the las	t 3 years.	Do not include	where you live	now.		
	De	ebtor 1:			Dates there	Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived there
							Same a	s Debtor 1		Same as Debtor 1
	_	719 River St. umber Street			From To	05/2012 05/2014	Number Str	eet		From
	Sc Ci	chiller Park	Illinois State	60176 Zip Code			City	State	Zip Code	
		ity	Otate	Zip oodo			•	s Debtor 1	Zip code	Same as Debtor 1
	Nu	umber Street			From .		Number Str	eet		From To
	Ci	ity	State	Zip Code			City	State	Zip Code	
3.	and territ	tories include	Arizona, Califo		siana, Nev	ada, New Mexico	o, Puerto Rico, Te		te or territory? <i>(Co</i> on, and Wisconsin.)	mmunity property states

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Yousif Debtor 1 Janan Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$22537.62 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$19799.00 For last calendar year: commissions, commissions, 2015 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$18867.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Est. Contribution \$5,760.00 From January 1 of current year until the date you filed for bankruptcy: Est. Contribution \$5,760.00 For last calendar year: (January 1 to December 31, 2015 Est. Contribution \$5,760.00 For the calendar year before that: (January 1 to December 31, 2014

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Yousif Debtor 1 Janan \_\_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or '	1 Janan			Yo	usif	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi cor age	iders include your porations of whic	relatives; a h you are a for a busin	iny general partners in officer, director, p less you operate as	; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	ider? ude payments on No	debts gua	for bankruptcy, d	d by an insider.	y payments or trans  Total amount paid	Amount you still owe	Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Yousif Debtor 1 Janan Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Collection Cook County Circuit Court Pending Cach LLC v. Janan et al Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2016-M1-108461 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Janan	Yousif	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was an appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			· · ·
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Janan	Yousif Case number (if kno	wn)	
	First Name Middle Name	Last Name	, <u> </u>	
. Wit	hin 2 years before you filed for bankruptcy, dic	d you give any gifts or contributions with a total value	of more than \$600	to any charity?
	No			
✓				
	Yes. Fill in the details for each gift or contribut	ion.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	_		
	Charty's Name			
		-		
	Number Street	_		
	Number Street			
	City State Zip Code	-		
	Oity Otate Zip Code			
rt 6:	List Certain Losses			
	Yes. Fill in the details.  Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	loss	lost
		772.110ps.ty.		
<b>⊶</b> 7.	List Certain Payments or Transfers			
		or credit counseling agencies for services required in your b	oankruptcy.	
	No	or credit counseling agencies for services required in your b	oankruptcy.	
<b>✓</b>		or credit counseling agencies for services required in your b	oankruptcy.	
<b>✓</b>	No	Description and value of any property transferred	Date payment or transfer	Amount of payment
<b>✓</b>	No Yes. Fill in the details.	Description and value of any property transferred	Date payment or transfer was made	payment
<b>✓</b>	No Yes. Fill in the details.  Semrad Law Firm	Description and value of any property	Date payment or transfer	
<b>✓</b>	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
<b>✓</b>	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road	Description and value of any property transferred	Date payment or transfer was made	payment
<b>✓</b>	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
<b>✓</b>	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road	Description and value of any property transferred	Date payment or transfer was made	payment
<b>✓</b>	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400	Description and value of any property transferred	Date payment or transfer was made	payment
<b>∀</b>	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400	Description and value of any property transferred	Date payment or transfer was made	payment
<b>∀</b>	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173	Description and value of any property transferred	Date payment or transfer was made	payment
<b>V</b>	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
<b>V</b>	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None	Description and value of any property transferred	Date payment or transfer was made	payment
✓	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
✓	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
✓	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None	Description and value of any property transferred	Date payment or transfer was made	payment
V	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
V	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
✓	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
V	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment

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Debi		Janan		Yousif	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed o you deal with your credit not include any payment or	tors or to make paym		ur behalf pay or transfer	any property to any	one who promised to
	<b>✓</b>	No					
		Yes. Fill in the details.					
				Description and value of any transferred	y property	Date A payment or transfer was made	mount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Inclu	ordinary course of your bu	usiness or financial af and transfers made as s	ecurity (such as the granting of a			
		No Yes. Fill in the details.	ady listed on this statem	TOTAL.			
	Ш	res. I ili ili tre details.		5	<b>.</b>		
				Description and value of an property transferred		r property or ceived or debts paid	Date transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro		I you transfer any property to a	self-settled trust or simi	lar device of which	you are a
	_	No	,				
		Yes. Fill in the details.					
				Description and value of the	he property transferred		Date transfer was made
		Name of trust					

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Yousif Debtor 1 Janan Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Yousif Debtor 1 Janan Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Janan			You	usif	Cas	e number (ii	known)		
		First Name		Middle Name	Las	t Name					
26.	Hav	e you been a part	y in any judic	cial or administr	ative procee	eding under	any environmer	ntal law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the def	tails.								
					Court or age	ency		Nature (	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStree	t					Concluded
				,	City	State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or Co	nnections	to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a l	ousiness or	have any of the	following c	onnections t	o any busines:	s?
					-		activity, either f	ull-time or p	oart-time		
		A member of A partner in a		oility company (L	LC) or limite	d liability pa	artnership (LLP)				
			-	, Inaging executiv	e of a corpo	oration					
		An owner of	at least 5% c	of the voting or e	quity securit	ies of a corp	ooration				
	<b>✓</b>	No. None of the a									
	Ш	Yes. Check all that	at apply abo	ve and till in the			ousiness. are of the busine	ess	Employer I	dentification r	number Do not
									include So		number or ITIN.
		Business Name			_				EIN:		
		Number Street			- Nome	-f · · · · · · ·	ant as baakkaas		Dates busi	ness existed	
		City	State	Zip Code	- Name	or account	ant or bookkeep	101	From	То	
					Descri	be the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:	<i>,</i>	
					_				Dates busi		
		Number Street			Name	of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	To	
					Descri	be the natu	ıre of the busine	ess			number Do not
										cial Security r	number or ITIN.
		Business Name			_				EIN:		
		Number Street			- Nama	of account	ant or bookkeep	nor .	Dates busi	ness existed	
		City	State	Zip Code		or account	ant of bookkeep		From	То	
									·		

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Deb	tor 1	Janan			Yousif	Case number (if known)
		First Name		Middle Name	Last Name	
28.		nin 2 years before ditors, or other pa No Yes. Fill in the de	arties.	bankruptcy, did yo	u give a financial statemer	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Number Street			_	
		City	State	Zip Code	-	
Pari		Sign Below				
		kruptcy case car	n result in fin	es up to \$250,000,		ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			/ Janan Yousit ture of Debtor			Signature of Debtor 2
		O.g. i.a.				0.9.1.4.4.0 0. 202.0. 2
		Date	12/16/2016			Date 12/16/2016
ı	Did yo	ou attach additio	nal pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	▝	lo ′es				
ı	Did yo	ou pay or agree t	o pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
,		lo	-			
		es. Name of perso	on			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:							
Debtor 1	Janan		Yousif				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debto	r Janan		Yousif	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired	d Personal Property Leas	es		
inform	ation below. Do not list		l leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	
De	escribe your unexpired p	personal property leases		Will the lease be assumed?	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			No Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			_	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			_	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			_	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			_	
Part 3:	Sign Below				
	ler penalty of perjury, I c perty that is subject to a		my intention about any	property of my estate that secures a debt and any personal	
_	/s/ Janan Yousif		*_		
5	Signature of Debtor 1		Sig	gnature of Debtor 1	
[	Date 12/16/2016 MM/DD/YYYY		Da	ate 12/16/2016 MM/DD/YYYY	

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B 203 (12/94)

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

		Northern Dist	iict or iiiiiois	
In re	Janan Yousif;		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNEY	FOR DEBTOR
C	rursuant to 11 U.S.C. § 329(a) and F ompensation paid to me within one endered or to be rendered on behalf	year before the filing of the	e petition in bankruptcy, or agre	ed to be paid to me, for services
F	or legal services, I have agreed to ac	ccept		\$1,425.00
Р	rior to the filing of this statement I I	nave received		\$0.00
В	Balance Due			\$1,425.00
2. T	he source of the compensation paid	d to me was:		
	<b>✓</b> Debtor	Other (specify	y)	
3. T	he source of the compensation paid	d to me is:		
	<b>✓</b> Debtor	Other (specify	y)	
4.	I have not agreed to share the ab members and associates of my l		on with any other person unless	s they are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agreer		
5. In	n return for the above-disclosed fee a. Analysis of the debtor's finan bankruptcy;			bankruptcy case, including: nining whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statem	nents of affairs and plan which m	nay be required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and a	any adjourned hearings thereof;
6. B	sy agreement with the debtor(s), the	above-disclosed fee does	not include the following service	<del>2</del> 8:
		CERTIFI	CATION	
	ertify that the foregoing is a complet (s) in this bankruptcy proceedings.	e statement of any agreem	ent or arrangement for payment	to me for representation of the
	12/16/2016		/s/ Yisroel Y Moskovits	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Yousif, Janan ;	Case No	
	Debtor(s)	<del></del>	
		Chapter.	Chapter7
	VERIFICA	TION OF CREDITOR MATRI	x
knowled	The above named Debtors hereby verify th ge.	at the attached list of creditors is true	and correct to the best of their
Date:	12/16/2016	/s/ Yousif, Janan	
		Yousif, Janan Signature of Debtor	
		/s/	
		Signature of Joint De	ebtor

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth , 76161

CONSUMER FINANCIAL SVC 509 Green Bay Road Waukegan , 60085

Jason S Harris LLC 300 Saunders Rd Ste 100 Riverwoods , 60015

CON FIN SVC 509 Green Bay Road Waukegan , 60085

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , 60622

AFNI, INC. PO Box 3517 Bloomington , 61702

HF HOLDINGS 5929 Anno Ave Orlando , 32809

SPRINGLEAF FINANCIAL S 601 NW second street Evansville , 47708

CACH LLC 4340 S MONACO SECOND FLOOR DENVER, 80237

Mandarich Law Group, LLP. 1 N Dearborn St Ste 650 Chicago , 60602

Illinois Department of Health and Human Services c/o Roshaun Whitfield 201 S. Grand Avenue, Suite E Springfield , 62704

Village of Melrose Park 1 N. Broadway Melrose Park , 60160

Shaher Family Health Center 2906 W Peterson Ave # A Chicago , 60659

Dr. David E. Nissan 5140 N California Ave # 550 Chicago , 60625

Westlake Hospital Melorose Park 1225 W Lake St Melrose Park , 60160 Case 16-39577 Doc 1 Filed 12/16/16 Entered 12/16/16 12:29:36 Desc Main Document Page 61 of 67

Debtor 1 Janan		Yousif	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 6: Answer These Qu	estions for Reporting Purp	ority consumer debt	•2 Consumer debts are	defined in 11 U.S.C. § 101(8) as
16. What kind of debts do you have?	"incurred by an indivi  No. Go to line 16  Yes. Go to line 17	dual primarily for a p b. 7. a <b>rily business debts</b> s or investment or thr c. 7.	ersonal, family, or house ? Business debts are de ough the operation of the	ehold purpose."  bbts that you incurred to obtain  ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid to	anter 7. Do vou estimat		roperty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			II e	the information provided is true and
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me file out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
(	/s/ Janan Yousif Signature of Debtor 1	nexcell	Signature of	f Debtor 2
	Executed on 12/16/	/2016 // DD / YYYY	Executed	

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Fill in this infor	rmation to identify your c	ase:		
Debtor 1	Janan		Yousif	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				
Official	Form 106De	· C		Check if this is a amended filing
		<del>-</del>		12/1
<b>Declarat</b>	ion About an	Individual∕Deb	tor's Schedules	12/1
If two married	people are filing togeth	er, both are equally respo	ensible for supplying correct in	formation.
money or orop	erty by fraud in cemect 1341, 1519, and 3571.	ion with a bankruptcy ca	se can result in fines up to \$25	g a false statement, concealing property, or obtaining 0,000, or imprisonment for up to 20 years, or both. 18
AACCOO MARKET MA		AT THE RESIDENCE OF THE PROPERTY OF THE PROPER	Wasanasa Cara a	
Did you p	oay or agree to pay some	one who is NOT an attor	ney to help you fill out bankrup	tcy forms?
No No				
	Name of person		Attach Bankruptcy Petiti Signature (Official Form	on Preparer's Notice, Declaration, and 119).
· · · · · · · · · · · · · · · · · · ·				
Under pe	nalty of perjury, I declar	e that I bave read the sur	mmary and schedules filed with	ı this declaration and
that they	are true and correct.			
/s/ Japra	n Yousif And	yee	*	
Signature	of Debtor	7	Signature of I	Debtor 2

Date

MM/DD/YYYY

Date 12/16/2016 MM/DD/YYYY

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Debt	or 1	Janan			Yousif	Case number (if known)
Debt		First Name		Middle Name	Last Name	and a set of companion of the companion
28.	With	hin 2 years before ditors, or other pa	you filed for l rties.	eankruptcy, did yo	u give a financial stat	ement to anyone about your business? Include all financial institutions,
	V	No				
		Yes. Fill in the det	ails below.		***************************************	T % 200-3005
					Date issued	
		Name			MM/DD/YYYY	
		Number Street			-	
		City	State	Zip Code	-	
		Sign Below				
		and correct. I unde kruptcy case can		ankina a falca eta:	lement concealing of	thments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			ure of Debtor 1		<del>-4</del>	Signature of Debtor 2
		Date 1	2/16/2016			Date 12/16/2016
	<b>⊿</b> ∨	ou attach addition lo 'es	al pages to Y			dividuals Filing for Bankruptcy (Official Form 107)?
D	id yo	ou pay or agree to	pay someone	wno is not an att	orney to help you fill o	as summarey
	ַ	lo 'es. Name of person	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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otor Janan		Yousif	Case number (if
First Name	Middle Name	Last Name	known)
t 2: List Your Unexpired	Personal Property Leas	es	
	perty lease that you listed in	Schedule G: Executory Heases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired pe	rsonal property leases		Will the lease be assumed?
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
3: Sign Below			
	clare that I have indicated	my intention about any	property of my estate that secures a debt and any personal
/s/Nanan Yousis	uffy	. Sign	nature of Debtor 1
Signature of Debtor 1  Date 12/16/2016  MM/DD/YYYY	· <i>V</i>	v	e 12/16/2016 MM/DD/YYYY

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### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Yousif, Janan ;	Case No	
	Debtor(s)		Chantar7
		Chapter.	Chapter7
	VERIFICAT	TION OF CREDITOR MAT	RIX
т	he above named Debtors hereby verify tha	t the attached list of creditors is tru	ue and correct to the best of their
knowledg			
Date:	12/16/2016	/s/ Yousif, Janan Yousif, Janan Signature of Debt	Susser
		/s/ Signature of Join:	t Debtor

### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also un derstand that The Semrad Law Firm, LLC may incur costs for such it ems as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$ 1425.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two opti ons regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the b ankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Debtor Initials

500558

the second retainer. Further, if I do not wish for The Semrad La w Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: Dec 16, 2016

Client

Attorney Yisroel Y. Moskovits